

### **REMARKS**

The present Response is responsive to the Request for Restriction Requirement Under 35 U.S.C. § 121. As indicated below, Applicants elect Claims 13-16 with traverse and Claims 1-12 have been canceled. In addition, new Claims 17-50 have been added. Accordingly, Claims 13-13-50 remain pending.

### **ELECTION AND TRAVERSAL**

In the Restriction Requirement, the Examiner requests restriction to one of the following four (4) groups:

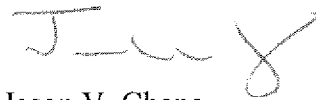
- I. Claims 1-4, purportedly drawn to a system with a server and a subscriber computer;
- II. Claims 5-8, purportedly drawn to a structure of a central station and a plurality of payor stations;
- III. Claims 9-12, purportedly drawn to a communications port and processor; and
- IV. Claims 13-16, purportedly drawn to steps in a process transmitting bills, payment records, and remittance advice.

The Applicants elect the Group IV claims, Claims 13-16. The Application elects Group IV with traverse. In addition, Applicants respectfully submit that new Claims 17-50 can be examined with Group IV without any additional burden to the Examiner.

**CONCLUSION**

It is not believed that extensions of time or fees for addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'J. Chang', with a stylized flourish at the end.

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